



## Performance of Activity Group under the Swarnjayanti Gram Swarozgar Yojana (SGSY) in Kerala

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### ABSTRACT

Fisherwomen contribute significantly to fisheries growth in Kerala. To enhance the participation of women in agriculture and allied fields, Government of India has implemented several developmental programmes. The Swarnjayanti Gram Swarozgar Yojana (SGSY) is implemented in Kerala to assist poor families (Swarozgaries) living below the poverty line by ensuring appreciable sustained income through micro enterprises. The present study was conducted in 7 Panchayats in the Ernakulam district of Kerala. Majority (88%) started the new micro enterprise in 2008 and 12 per cent in 2010. About 60 per cent of the group seek technical advice on financial transactions from the funding agency/ Micro Financial Institutes (MFIs) and 40 per cent groups take own decisions. All the groups conduct meetings either weekly or monthly for discussing their records on the sales. Decision making in the group is by all the members. The study includes detailed findings about the economic performance of the group, group profile and constraints faced by the groups.

**Key words:** Activity groups, Micro enterprises, Fisherwomen

### INTRODUCTION

Kerala is one among the maritime states in India, which plays a significant role in fish production in the country. Largely the offshore activities were done by women and thus they contribute to their family income. In fisheries, the involvement of women is significant. Women comprise around 46% of the labour force in small scale capture fisheries related

activities from nine major fish producing countries<sup>8</sup>. According to the marine census of India, the total marine fisher folk population of nine coastal states and two union territories in mainland India is 39 99 214. Of the 7 56 391 fisher folk involved in fishing related activities, 3 65 463 are women (48%) with 1 52 692 of them engaged in marketing of fish, compared to 54 670 men<sup>5</sup>.

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To enhance the participation of women in agriculture and allied activities Government of India has designed several developmental programmes and schemes for empowering women. For the upliftment of fisher folk living below the poverty line, few micro enterprises were happening in the fisheries sector based on the location specific resource availability and experience. Value added fish producing units, dry fish unit, fish processing unit, ready to eat fish products, ready to cook fish products, ornamental fish culture, mussel culture, edible oyster culture, clam collection are very important small scale activities carried out by women<sup>7</sup>.

The Swarnjayanti Gram Swarozgar Yojana (SGSY) is one of the schemes, implemented in Kerala to assist poor families (*Swarozgaris*) living below the poverty line by ensuring an appreciable sustained level of income over a period of time through micro enterprise. This objective was achieved by inter alia organising the rural poor into Self Help Groups (SHGs) through the process of social mobilization, training and capacity building and provision of income generating assets. SGSY lays stress on the cluster approach, which means that instead of funding diverse activities, each block should concentrate on a few selected key activities and attend to all aspects of these activities, so that the Swarozgaris can draw sustainable incomes from their investments. “Activity

Group” is a scheme implemented by the Society for Assistance to Fisherwomen (SAF) under Tsunami Emergency Assistance Programme (TEAP) & Tsunami Rehabilitation Programme (TRP). It is a microenterprise programme for fisherwomen as an alternative livelihood support initiative. It provides microenterprises for traditional fisherwomen in the neighbourhood groups & assist them technically /financially to start a microenterprise. In view of the above, this study was conducted to assess the impact of the SHG /Activity Group, dominated by fisherwomen in Kerala.

## MATERIAL AND METHODS

This study was conducted in the Ernakulam district of Kerala which is the nodal office and headquarters of SAF. Seven Panchayats were randomly selected (Ezhikkara, Vadkkekara, Pallipuram Kuzhapilly, Nayarambalam, Njarrakal and Chellanam) with activity groups under the SAF .Under each Panchayat two activity group involved only in fisheries microenterprises were selected. Thus, the total number of groups selected was 14. The respondents selected was 54. Personal interview was conducted with the selected members with the help of a pretested interview schedule. Quality assessment variables for measuring the performance of the activity groups were represented in the below table.

**Table 1: Selected quality assessment indicators**

Indicators	Weight
<b>Organizational capacity</b>	
Practice of rules and regulations in group	No = 0; Yes = 1
Selection of group leaders	By election= 1; By members=2
Practice of rotation of leadership	No = 0; Yes = 1
Cooperation among members	No = 0; Yes = 1
Decision by consensus	No = 0 ; Yes = 1
No major disagreement that divides members	No = 0 ; Yes = 1
Attendance in meetings	< 50% members = 1 , 50- 75% members = 2 , > 75% members = 3
Maintenance of records	Incomplete & irregular=0; Regular, accurate =1; update=2
Linkages with banks/other agencies	No = 0 ; Yes = 1
Regularity in savings	No = 0 ; Yes = 1
Loan repayment	Defaulter =0; Irregular = 1; Regular =2
<b>Entrepreneurship development</b>	
Acquired vocational skills	No = 0 ; Yes = 1
Started new enterprises	No = 0 ; Yes = 1
Group loan is only for productive purpose	No = 0 ; Yes = 1
<b>Empowerment</b>	
Self reliance in managing economic affairs	No = 0 ; Yes = 1
Self reliance in managing social affairs	No = 0 ; Yes = 1
Self reliance in managing group affairs	No = 0 ; Yes = 1
Organize community events	No = 0 ; Yes = 1

The responses were collected from the respondents through a set of questionnaire. Expert's (interviewer) opinion was also collected to observe whether the groups were performing based on the assessment criteria. Difference between the respondents' opinion and expert's opinion was taken in order to make out the mismatch in the outlook of the performance.

## RESULTS AND DISCUSSION

### Structure of Activity group

Activity group is a microenterprise programme for fisherwomen as an alternate livelihood support initiative. A group has 3-5 members and the scheme was implemented by SAF under TEAP & TRP. The SAF provides technical & financial support to the group. The group activities undertaken were preparation of dry fish/ prawn, catering

services, preparation of value added fish and prawn products, fish fertiliser preparation, sea food restaurant, fish drying, fish marketing and fish stall. The data revealed that 88 per cent of the activity group started the micro enterprise in 2008 and the other 12 per cent in 2010. About 60 per cent of the groups seek technical advice on financial transactions from the funding agency/MFIs and 40 per cent groups take own decisions. All the groups conduct meeting either weekly or monthly for discussing their records on the sales. Decision making in the group was taken by all members. The books maintained by the groups are minutes book, attendance register, and account book. In most of the groups the attendance was high and in only 10 per cent of the groups it was low.

### Profile of SHG Members

**Table 2: Socio economic profile (n=54)**

Age (in years)	Frequency	Percentage
30-40	7	13
40-50	30	55.60
50-60	15	27.80
>60	2	3.5
<b>Education</b>		
Primary	13	24.07
Secondary	22	40.74
Higher secondary	19	35.18
<b>Family size</b>		
3 members	12	22
4 members	13	24
>4 members	29	54
<b>Secondary occupation</b>		
No occupation	20	37
Fishing	9	17
Marketing of fish	6	11
Agriculture	1	2
Wage labourer	18	33
<b>Annual income (in Rs.)</b>		
<10000	5	9.25
10,000 to 20,000	30	55.56
>20000	19	35.19

Most of the members (55.60%) of the group were between the age of 40-50 yrs followed by 50-60 yrs. All were literates. Among the literates, majority (40.74%) had secondary education and 35.18 percent had high school education. More than 50 percent (54%) had

more than 4 members in their family. Thirty percent of the members do not have secondary occupation and 33 per cent were wage labourers. The annual income of majority (55.56%) of the respondents was between Rs 10000 to Rs 20000.

**Table 3: Economic performance of the groups**

Type of microenterprise	No. of members	Gross Revenue per annum(Rs)	Gross Expenditure per annum (Rs)	Net profit per annum (Rs)	Profit/ Head per annum (Rs)	BC Ratio
Value addition	18	4410000	3000000	1410000	78333	1.47
Fish retail shops	5	509000	206000	303000	60600	2.48
Marketing of fish	5	826000	496320	329680	65936	1.67
Seafood restaurants	9	3701000	2400000	1301000	14455	1.54
Catering	9	620000	258300	361700	40180	2.40
Peeling sheds	8	398000	186000	212000	26500	2.13

A look into the BCR (Benefit Cost Ratio), revealed that the best performing groups among the six types of enterprises were fish retail shops and catering services. But the profit per head is more for groups involved in value addition. This may be explained with the reason that the value added products fetches more price in the market. Customers buy value added fish products like fish pickle, fish cutlet, dried fish/shrimp etc. because they derive more value from it than the price paid for it. The value added products fetches higher price

than the raw fish, making it more profitable business for the activity groups.

#### **Performance based on quality assessment**

The quality assessment ranks were calculated based on the assessment indicators (table 1). The total scores of the performance indicators were calculated both for respondents' and expert's opinion. The mean rank was obtained for both respondents' and expert's opinion to know the mismatch in the perception of the quality assessment criteria.

**Table 3: Performance based on quality assessment**

Type of enterprise	Net profit (Rs)	Profit /head (Rs)	BCR	Mean rank (Quality assessment respondents opinion)	Mean rank Quality assessment experts opinion
Value addition	1410000	78333	1.47	29.14	22.72
Fish retail shop	303000	60600	2.48	17.50	32.20
Marketing	329680	65936	1.67	17.50	28.06
Seafood restaurants	1301000	14455	1.54	<b>45.50</b>	44.50
Catering	361700	40180	2.40	28	29.33
Peeling shed	212000	26500	2.13	15.50	44.50

The statistics revealed that the performance of the groups involved in seafood restaurants were further responsive to the quality assessment criteria with a mean rank of 45.5 followed by value addition and catering with mean rank of 29.14 and 28 respectively. The groups involved in the seafood restaurants were performing better in terms of the quality assessment indicators like organizational capacity, entrepreneurship development and

empowerment. However the profit per head was more for groups involved in value addition and their quality assessment rank was considerably low (29.14) when compared to the groups involved in seafood restaurants. This indicated that irrespective of practising the quality criteria, the groups were able to perform healthy in terms of economic returns. There was a mismatch observed in the respondents and experts opinion (mean ranks)

in the quality assessment. It was also clear from the table that activity groups involved in value addition were not much concerned about the performance indicators.

### Constraints and suggestions

The main constraints expressed by the members of activity groups are ranked according to their severity in Table 6. The lack of infrastructure facilities was considered as the major constraint by the group members.

Members considered record and book keeping procedures as hectic and therefore expressed as the second constraint. It was observed that they lack technical expertise regarding the book keeping and was considered it as a constraint for the micro enterprise development. Other constraints reported include difficulties in approaching the agencies, availability of ice, health problems and no practice of rotation of leadership.

**Table 6: Constraints and suggestions**

Problems	Rank
Lack of infrastructure	1
Hectic procedure in preparing records	2
Lack of technical competence regarding planning, and book keeping.	3
Difficulties in approaching the agencies	4
Availability of ice	5
Health problems	6
No practice of rotation of leadership	7

### Suggestions for improvement of the performance :

1. Rotation of leadership should be made essential to improve the leadership quality of group members.
2. Need based training should be provided to the groups.
3. Sensitization programmes should be arranged for the members in economic empowerment, psychological aspects, capacity building, confidence building
4. Groups should be monitored closely by Self Help Promoting Institutions (SHPIs) to improve their excellence.
5. Members should be promoted to actively participate in group meetings.
6. Exhibitions at block level may be organised where the products of SHG can be exhibited and marketed.

### CONCLUSION

From the study it was obvious that the activity groups were empowered all the way through

SGSY scheme. They have reaped a lot of benefits from being group members. Even though they are progressing they have to encounter certain difficulties which might possibly intervened by the development agencies accordingly that they can come out from the circle of poverty.

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